

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21045

Subject	Zip Code Tabulation Area : 21045			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	31,592	+/- 985	100.0%	(X)
In labor force	23,382	+/- 851	74%	+/- 1.6
Civilian labor force	23,284	+/- 849	73.7%	+/- 1.6
Employed	21,414	+/- 830	67.8%	+/- 1.9
Unemployed	1,870	+/- 353	5.9%	+/- 1.1
Armed Forces	98	+/- 58	0.3%	+/- 0.2
Not in labor force	8,210	+/- 600	26%	+/- 1.6
Civilian labor force	23,284	+/- 849	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	8%	+/- 1.5
Females 16 years and over	16,241	+/- 570	(X)	+/- (X)
In labor force	11,312	+/- 537	69.7%	+/- 2.2
Civilian labor force	11,295	+/- 536	69.5%	+/- 2.2
Employed	10,522	+/- 547	64.8%	+/- 2.3
Own children under 6 years	3,324	+/- 419	(X)	+/- (X)
All parents in family in labor force	2,673	+/- 383	80.4%	+/- 6.7
Own children 6 to 17 years	6,296	+/- 603	(X)	+/- (X)
All parents in family in labor force	5,522	+/- 617	87.7%	+/- 4.4
COMMUTING TO WORK				
Workers 16 years and over	21,103	+/- 816	100.0%	(X)
Car, truck, or van -- drove alone	16,937	+/- 774	80.3%	+/- 2.5
Car, truck, or van -- carpooled	1,794	+/- 366	8.5%	+/- 1.7
Public transportation (excluding taxicab)	1,022	+/- 303	4.8%	+/- 1.4
Walked	261	+/- 117	1.2%	+/- 0.6
Other means	220	+/- 96	1%	+/- 0.5
Worked at home	869	+/- 234	4.1%	+/- 1.1
Mean travel time to work (minutes)	28.8	+/- 1.1	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	21,414	+/- 830	100.0%	(X)
Management, business, science, and arts occupations	12,075	+/- 665	56.4%	+/- 2.7
Service occupations	2,832	+/- 492	13.2%	+/- 2.2
Sales and office occupations	4,532	+/- 545	21.2%	+/- 2.3
Natural resources, construction, and maintenance occupations	1,062	+/- 268	5%	+/- 1.2
Production, transportation, and material moving occupations	913	+/- 198	4.3%	+/- 0.9
INDUSTRY				
Civilian employed population 16 years and over	21,414	+/- 830	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	38	+/- 64	0.2%	+/- 0.3
Construction	821	+/- 241	3.8%	+/- 1.1
Manufacturing	983	+/- 198	4.6%	+/- 0.9
Wholesale trade	475	+/- 158	2.2%	+/- 0.7
Retail trade	1,963	+/- 378	9.2%	+/- 1.7
Transportation and warehousing, and utilities	827	+/- 232	3.9%	+/- 1.1
Information	656	+/- 189	3.1%	+/- 0.9
Finance and insurance, and real estate and rental and leasing	1,012	+/- 198	4.7%	+/- 1
Professional, scientific, and management, and administrative and waste	4,037	+/- 403	18.9%	+/- 1.9
Educational services, and health care and social assistance	5,531	+/- 492	25.8%	+/- 2.2
Arts, entertainment, and recreation, and accommodation and food services	1,442	+/- 354	6.7%	+/- 1.6
Other services, except public administration	1,268	+/- 264	5.9%	+/- 1.2
Public administration	2,361	+/- 353	11%	+/- 1.5

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CLASS OF WORKER				
Civilian employed population 16 years and over	21,414	+/- 830	100.0%	(X)
Private wage and salary workers	15,285	+/- 674	71.4%	+/- 2.1
Government workers	5,145	+/- 528	24%	+/- 2.2
Self-employed in own not incorporated business workers	977	+/- 208	4.6%	+/- 1
Unpaid family workers	7	+/- 12	0%	+/- 0.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	15,046	+/- 315	100.0%	(X)
Less than \$10,000	558	+/- 167	3.7%	+/- 1.1
\$10,000 to \$14,999	264	+/- 137	1.8%	+/- 0.9
\$15,000 to \$24,999	703	+/- 195	4.7%	+/- 1.3
\$25,000 to \$34,999	773	+/- 199	5.1%	+/- 1.3
\$35,000 to \$49,999	1,258	+/- 245	8.4%	+/- 1.6
\$50,000 to \$74,999	2,131	+/- 286	14.2%	+/- 1.9
\$75,000 to \$99,999	2,361	+/- 356	15.7%	+/- 2.3
\$100,000 to \$149,999	3,823	+/- 341	25.4%	+/- 2.2
\$150,000 to \$199,999	1,811	+/- 225	12%	+/- 1.5
\$200,000 or more	1,364	+/- 232	9.1%	+/- 1.5
Median household income (dollars)	\$92,258	+/- 5205	(X)	(X)
Mean household income (dollars)	\$105,502	+/- 4079	(X)	(X)
With earnings	13,133	+/- 354	87.3%	+/- 1.7
Mean earnings (dollars)	\$102,842	+/- 4125	(X)	(X)
With Social Security	3,063	+/- 302	20.4%	+/- 2
Mean Social Security income (dollars)	\$17,818	+/- 1228	(X)	(X)
With retirement income	2,925	+/- 289	19.4%	+/- 1.9
Mean retirement income (dollars)	\$39,508	+/- 4346	(X)	(X)
With Supplemental Security Income	456	+/- 163	3%	+/- 1.1
Mean Supplemental Security Income (dollars)	\$12,411	+/- 4783	(X)	(X)
With cash public assistance income	350	+/- 119	2.3%	+/- 0.8
Mean cash public assistance income (dollars)	\$3,690	+/- 1133	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	1,249	+/- 244	8.3%	+/- 1.6
Families	10,410	+/- 406	100.0%	(X)
Less than \$10,000	181	+/- 91	1.7%	+/- 0.9
\$10,000 to \$14,999	93	+/- 86	0.9%	+/- 0.8
\$15,000 to \$24,999	388	+/- 183	3.7%	+/- 1.8
\$25,000 to \$34,999	575	+/- 180	5.5%	+/- 1.7
\$35,000 to \$49,999	655	+/- 197	6.3%	+/- 1.9
\$50,000 to \$74,999	1,347	+/- 244	12.9%	+/- 2.2
\$75,000 to \$99,999	1,579	+/- 292	15.2%	+/- 2.7
\$100,000 to \$149,999	2,734	+/- 265	26.3%	+/- 2.4
\$150,000 to \$199,999	1,590	+/- 209	15.3%	+/- 2.1
\$200,000 or more	1,268	+/- 226	12.2%	+/- 2.2
Median family income (dollars)	\$105,123	+/- 4567	(X)	(X)
Mean family income (dollars)	\$117,935	+/- 5729	(X)	(X)
Per capita income (dollars)	\$39,780	+/- 1676	(X)	(X)
Nonfamily households	4,636	+/- 345	(X)	(X)
Median nonfamily income (dollars)	\$65,818	+/- 9202	(X)	(X)
Mean nonfamily income (dollars)	\$71,972	+/- 5076	(X)	(X)
Median earnings for workers (dollars)	\$48,254	+/- 2726	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$66,589	+/- 5172	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$57,803	+/- 5844	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	40,253	+/- 1176	40,253	(X)
With health insurance coverage	36,118	+/- 1157	89.7%	+/- 2.1
With private health insurance	31,489	+/- 1084	78.2%	+/- 2.3
With public coverage	8,988	+/- 825	22.3%	+/- 1.9
No health insurance coverage	4,135	+/- 894	10.3%	+/- 2.1
Civilian noninstitutionalized population under 18 years	9,883	+/- 680	9,883	(X)
No health insurance coverage	660	+/- 292	6.7%	+/- 2.8
Civilian noninstitutionalized population 18 to 64 years	25,917	+/- 924	25,917	(X)
In labor force:	21,761	+/- 807	21,761	(X)
Employed:	20,030	+/- 798	20,030	(X)
With health insurance coverage	17,892	+/- 750	89.3%	+/- 2.6
With private health insurance	17,377	+/- 730	86.8%	+/- 2.5
With public coverage	1,139	+/- 244	5.7%	+/- 1.2
No health insurance coverage	2,138	+/- 557	10.7%	+/- 2.6
Unemployed:	1,731	+/- 340	1731%	+/- (X)
With health insurance coverage	1,292	+/- 287	74.6%	+/- 8
With private health insurance	883	+/- 198	51%	+/- 9.9
With public coverage	447	+/- 198	25.8%	+/- 8.9
No health insurance coverage	439	+/- 165	25.4%	+/- 8
Not in labor force:	4,156	+/- 529	4,156	(X)
With health insurance coverage	3,350	+/- 433	80.6%	+/- 5.6
With private health insurance	2,619	+/- 385	63%	+/- 6.8
With public coverage	978	+/- 265	23.5%	+/- 5.1
No health insurance coverage	806	+/- 274	19.4%	+/- 5.6
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	4.5%	+/- 1.8
With related children under 18 years	(X)	+/- (X)	6%	+/- 3
With related children under 5 years only	(X)	+/- (X)	4.8%	+/- 4.4
Married couple families	(X)	+/- (X)	2.7%	+/- 1.6
With related children under 18 years	(X)	+/- (X)	2.4%	+/- 2.1
With related children under 5 years only	(X)	+/- (X)	1.5%	+/- 2.4
Families with female householder, no husband present	(X)	+/- (X)	12.1%	+/- 6.7
With related children under 18 years	(X)	+/- (X)	17.7%	+/- 10.2
With related children under 5 years only	(X)	+/- (X)	42.7%	+/- 32.4
All people	(X)	+/- (X)	7.1%	+/- 2
Under 18 years	(X)	+/- (X)	7.1%	+/- 3.9
Related children under 18 years	(X)	+/- (X)	7%	+/- 3.9
Related children under 5 years	(X)	+/- (X)	8.7%	+/- 5.1
Related children 5 to 17 years	(X)	+/- (X)	6.4%	+/- 4.1
18 years and over	(X)	+/- (X)	7.1%	+/- 1.8
18 to 64 years	(X)	+/- (X)	6.9%	+/- 1.9
65 years and over	(X)	+/- (X)	8.3%	+/- 3.5
People in families	(X)	+/- (X)	4.9%	+/- 2.2
Unrelated individuals 15 years and over	(X)	+/- (X)	18%	+/- 4.6

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.